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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Shlomo Nahmias

Series Code/Serial No.: 09/729323

Filed: 2000-12-04

Group Art Unit: 2162

Paper No.: 3

Invention: METHOD OF PROVIDING A CREDIT CARD DRIVEN TUITION INCENTIVE AWARDS PROGRAM

Examiner: Not Known

Agent's Doc. No.: NAHS10A

As article No.: EL586859720US EXPRESS MAIL I hereby certify, that on the below indicated date, this correspondence is being deposited with the United States Postal Service with sufficient postage in an envelope addressed to the: Assistant Commissioner for Patents, Washington, D.C. 20231.

Customer Service Center, (703)-308-1202

Initial Patent Examination Division

Assistant Commissioner

for Patents

Washington, D.C. 20231

BY: *Richard L. Miller*  
Agent for Applicant

Date: February 23, 2001

RESPONSIVE TO: NOTICE TO FILE CORRECTED APPLICATION PAPERS

Sir:

In response to attached copy of NOTICE TO FILE CORRECTED APPLICATION PAPERS, dated 2001-01-31, for the above identified application, please find enclosed a substitute specification in compliance with 37 CFR sec. 1.52 which includes NO NEW MATTER for the following items:

1. PART 2-COPY TO BE RETURNED WITH RESPONSE;
2. \*Cover page -0-, \*19 Pages of Specification, including a total of \*20 claims, 1 of which is/are independent;
3. \*VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY STATUS (37 CFR 1.9 (f) and 1.27 (b)) - INDEPENDENT INVENTOR, executed by applicant(s);
4. \*DECLARATION, POWER OF ATTORNEY, AND PETITION FOR PATENT APPLICATION, executed by applicant(s); and
5. \*Information Disclosure Statement page -i-.

Respectfully submitted,

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BY: *Richard L. Miller*  
Richard L. Miller  
Agent for Applicant  
Date: February 14, 2001

Paper No.: 3  
S.N.: 09/729323

Agt. Doc. No.: NAHS10A

-1-

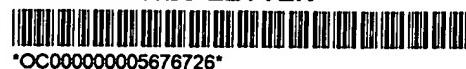


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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/729,323	12/04/2000	Shlomo Nahmias	NAHS10A

**CONFIRMATION NO. 6239**  
**FORMALITIES LETTER**



'OC000000005676726'

RICHARD L. MILLER  
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Dix Hills, NY 11746-4879

Date Mailed: 01/31/2001

**NOTICE TO FILE CORRECTED APPLICATION PAPERS**

***Filing Date Granted***

This application has been accorded an Application Number and Filing Date. The application, however, is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given TWO MONTHS from the date of this Notice within which to correct the informalities indicated below. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a)

The required item(s) identified below must be timely submitted to avoid abandonment:

- A substitute specification in compliance with 37 CFR 1.52 because:
  - Papers contain improper margins. *Each sheet must have a left margin of at least 2.5 cm (1") and top, bottom and right margins of at least 2.0 cm (3/4")*

*A copy of this notice **MUST** be returned with the reply.*

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Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE